

Fill in this information to identify your case:

Debtor 1 Sharon Y. Owens

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form B 3B

Application to Have the Chapter 7 Filing Fee Waived

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income

1. What is the size of your family?

Your family includes you, your spouse, and any dependents listed on *Schedule J: Current Expenditures of Individual Debtor(s)* (Official Form 6J).

Check all that apply:

- ☒ You
☐ Your spouse
☐ Your dependents

0
How many dependents?

1
Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

That person's average monthly net income (take-home pay)

You..... \$ 1,049.97

Your spouse + \$ 0.00

Subtotal..... \$ 1,049.97

Subtract any non-cash governmental assistance that you included above.

- \$ 0.00

Your family's average monthly net income

Total..... \$ 1,049.97

3. Do you receive non-cash governmental assistance?

- ☐ No
☒ Yes. Describe.....

Type of assistance

Section 8 Voucher and Universal Service Fund for utilities

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- ☒ No
☐ Yes. Explain.

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

No disposable income

Debtor 1

Sharon Y. Owens**Part 2: Tell the Court About Your Monthly Expenses****6. Estimate your average monthly expenses.**

Include amounts paid by any government assistance that you reported on line 2.

\$ 1,055.86

If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

7. Do these expenses cover anyone who is not included in your family as reported in line 1?☒ No☐ Yes. Identify who.....**8. Does anyone other than you regularly pay any of these expenses?**☒ No☐ Yes. How much do you regularly receive as contributions? \$ 0.00 monthly

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?☒ No☐ Yes. Explain.**Part 3: Tell the Court About Your Property**

If you have already filled out *Schedule A: Real Property (Official Form 6A)* and *Schedule B: Personal Property (Official Form B 6B)*, attach copies to this application and go to Part 4.

10. How much cash do you have?

Examples: Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ _____

11. Bank accounts and other deposits of money?

Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

Checking account:

Savings account:

Other financial accounts:

Other financial accounts:

Institution name:

Amount:

\$ _____

\$ _____

\$ _____

\$ _____

12. Your home? (if you own it outright or are purchasing it)

Examples: House, condominium, manufactured home, or mobile home

Number Street

Current value: \$ _____

Amount you owe on mortgage and liens:

\$ _____

City

State

Zip Code

13. Other real estate?

Number Street

Current value: \$ _____

Amount you owe on mortgage and liens:

\$ _____

City

State

Zip Code

14. The vehicles you own?

Examples: Cars, vans, trucks

Make:

Model:

Year:

Current value: \$ _____

Amount you \$ _____

Debtor 1

Sharon Y. Owenssports utility vehicles, motorcycles,
tractors, boats

Mileage

Make:

Model:

Year:

Mileage

owe
on liens:

Current value:

\$

Amount you

owe

\$

on liens:

15. Other assets?Do not include household
items and clothing.**Describe the other assets:**

Current value:

\$

Amount you owe

on liens:

\$

16. Money or property due you?**Who owes you the money or property?****How much is owed?**Do you believe you will likely
receive payment in the next 180
days?☐ No☐ Yes. Explain:*Examples:* Tax refunds, past
due or lump sum alimony,
spousal support, child support,
maintenance, divorce or
property settlements, Social
Security benefits, Workers'
compensation, personal injury
recovery

\$

\$

Part 4: Answer These Additional Questions**17. Have you paid anyone for
services for this case,
including filling out this
application, the bankruptcy
filing package, or the
schedules?**☒ No☐ Yes. **Whom did you pay?** Check all that apply:☐ An Attorney☐ A bankruptcy petition preparer, paralegal, or typing service☐ Someone else ____**How much did you pay?**\$ **0.00****18. Have you promised to pay or
do you expect to pay
someone for services for your
bankruptcy case?**☒ No☐ Yes. **Whom do you expect to pay?** Check all that apply:☐ An Attorney☐ A bankruptcy petition preparer, paralegal, or typing service☐ Someone else ____**How much do you
expect to pay?**\$ **0.00****19. Has anyone paid someone on
your behalf for services for
this case?**☒ No☐ Yes. **Who was paid on your behalf?**

Check all that apply:

☐ An Attorney☐ A bankruptcy petition preparer,
paralegal, or typing service☐ Someone else ____**Who paid?**

Check all that apply:

☐ Parent☐ Brother or sister☐ Friend☐ Pastor or clergy☐ Someone else ____**How much did
someone else pay?**\$ **0.00****20. Have you filed for
bankruptcy within the
last 8 years?**☒ No☐ Yes.

District

When

MM/ DD/ YYYY

Case
Number

District

When

MM/ DD/ YYYY

Case
Number

District

When

MM/ DD/ YYYY

Case
Number

Debtor 1

Sharon Y. Owens

Case number (if known) _____

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

X /s/ Sharon Y. Owens**Sharon Y. Owens**

Signature of Debtor 1

Date May 8, 2015**X** _____

Signature of Debtor 2

Date _____

Debtor 1

Sharon Y. Owens

Fill in this information to identify the case:

Debtor 1	<u>Sharon Y. Owens</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF NEW JERSEY</u>		
Case number (if known)			

Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form B 3B), the court orders that the application is:

☐ **GRANTED.** However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

☐ **DENIED.** The debtor must pay the filing fee according to the following terms:

	You must pay...	On or before this date...
	\$ _____	_____ Month/ day/ year
	\$ _____	_____ Month/ day/ year
	\$ _____	_____ Month/ day/ year
	+ \$ _____	_____ Month/ day/ year
Total	\$ 	_____ Month/ day/ year

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form B 3A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

☐ **Scheduled for hearing.**

A hearing to consider the debtor's application will be held
on _____ at _____ AM/PM at _____
Month/ day/ year

Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

By the court:

United States Bankruptcy Judge

In re **Sharon Y. Owens**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Sharon Y. Owens**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	-	5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Dinnette set, mirror, table, TV, bed, dresser & mirror and futon	-	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	-	50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Bankers Life & Casualty Company Life Insurance Policy	-	3,728.00
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				5,283.00

2 continuation sheets attached to the Schedule of Personal Property

In re **Sharon Y. Owens**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Sharon Y. Owens**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Pending Claim for Social Security Disability Benefits	-	0.00

Sub-Total > **0.00**
(Total of this page)

Total > **5,283.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property